

In re:  
Michelle Y. Gillyard  
Debtor

Case No. 22-11479-mdc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Apr 21, 2023

User: admin  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 23, 2023:**

Recip ID	Recipient Name and Address
db	+ Michelle Y. Gillyard, 147 Fern Street, Philadelphia, PA 19120-1954
14696447	+ Dan's Auto Sales Inc., 6450 Harbison Avenue, Philadelphia, PA 19149-3036
14696451	+ Matthew Fissel, 302 Fellowship Road, Suite 130, Mount Laurel, NJ 08054-1218
14696452	PECO-Payment Processing, PO Box 37629, Philadelphia, PA 19101-0629
14696454	Philadelphia Gas Works, PO Box 11700, Newark, NJ 07101-4700
14696455	+ Philadelphia Gas Works, ATTN: Bankruptcy Department 3F, 800 West Montgomery Avenue, Philadelphia, PA 19122-2898
14696459	+ US Bank National Association, 111 East Wacker Drive, Suite 3000, Chicago, IL 60601-4803
14696460	+ US Bank National Association, c/o PHFA Loan Servicing Division, 211 North Front Street, Harrisburg, PA 17101-1406

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Apr 21 2023 23:36:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 21 2023 23:36:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14697535	Email/PDF: resurgentbknofications@resurgent.com	Apr 21 2023 23:41:55	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14696442	Email/PDF: resurgentbknofications@resurgent.com	Apr 21 2023 23:41:55	Ashley Funding Services, LLC, PO Box 10587, Greenville, SC 29603-0587
14696444	Email/Text: megan.harper@phila.gov	Apr 21 2023 23:36:00	City of Philadelphia, Law Department-Bankruptcy Unit, Municipal Services Building, 1401 JFK Boulevard, 5th Floor, Philadelphia, PA 19102-1595
14696445	Email/Text: megan.harper@phila.gov	Apr 21 2023 23:36:00	City of Philadelphia, Law Department-Bankruptcy Unit, One Parkway Building, 1515 Arch Street, 15th Floor, Philadelphia, PA 19102-1595
14696443	+ Email/Text: megan.harper@phila.gov	Apr 21 2023 23:36:00	City & School District of Philadelphia, Law Department-Tax Unit, Bankruptcy Group, MSB, 1401 JFK Blvd, 5th floor, Philadelphia, PA 19102-1617
14696446	+ Email/Text: convergent@ebn.phinsolutions.com	Apr 21 2023 23:36:00	Convergent Outsourcing, 800 SW 39th St, Renton, WA 98057-4927
14696448	Email/Text: mrdiscen@discover.com	Apr 21 2023 23:36:00	Discover Bank, P.O. Box 8003, Hilliard, OH 43026
14696449	^ MEBN	Apr 21 2023 23:36:10	KML Law Group, PC, Suite 5000-Mellon Independence Center, 701 Market Street, Philadelphia, PA 19106-1541

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: Apr 21, 2023

Form ID: pdf900

Total Noticed: 27

14696450	Email/Text: amps@manleydeas.com	Apr 21 2023 23:36:00	Manley Deas Kochalski LLC, PO Box 165028, Columbus, OH 43216-5028
14708505	^ MEBN	Apr 21 2023 23:36:11	PENNSYLVANIA HOUSING FINANCE AGENCY, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14713874	+ Email/Text: blegal@phfa.org	Apr 21 2023 23:36:00	PHFA, 211 North Front Street, Harrisburg, PA 17101-1466
14696453	+ Email/Text: blegal@phfa.org	Apr 21 2023 23:36:00	Pennsylvania Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406
14696456	Email/Text: signed.order@pfwattorneys.com	Apr 21 2023 23:36:00	Pressler and Presler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
14697337	Email/PDF: RACBANKRUPTCY@BBANDT.COM	Apr 21 2023 23:42:03	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847
14696457	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 21 2023 23:42:03	Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
14696458	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 21 2023 23:41:56	Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14696461	Email/Text: megan.harper@phila.gov	Apr 21 2023 23:36:00	Water Revenue Bureau, Philadelphia Department of Revenue, 1401 JFK Boulevard, Philadelphia, PA 19102-1663

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 23, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 21, 2023 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com

District/off: 0313-2

User: admin

Page 3 of 3

Date Rcvd: Apr 21, 2023

Form ID: pdf900

Total Noticed: 27

LEON P. HALLER

on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY lhaller@pkh.com  
dmaurer@pkh.com;mgutshall@pkh.com;khousman@pkh.com

MICHAEL D. SAYLES

on behalf of Debtor Michelle Y. Gillyard midusa1@comcast.net michaeldsaylesesq@comcast.net;r43253@notify.bestcase.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

In re: **Michelle Gillyard** ) Chapter 13  
 )  
 )  
Debtor )  
 ) Bankruptcy No.: **22-11479\mdc**

**ORDER DISMISSING CHAPTER 13 AND SETTING DEADLINE FOR APPLICATIONS  
FOR ALLOWANCE OF ADMINISTRATIVE EXPENSES**

**AND NOW**, upon consideration of the Motion to Dismiss Case filed by Kenneth West, Standing Trustee (the "Trustee"), and after notice and hearing, it is hereby

**ORDERED** that:

1. This chapter 13 bankruptcy case is **DISMISSED**.
2. Counsel for the Debtor shall file a master mailing list with the Clerk of the Bankruptcy Court if such has not been previously filed.
3. Any wage orders previously entered are **VACATED**.
4. Pursuant to 11 U.S.C. '349(b)(3), the undistributed Chapter 13 plan payments in the possession of the Trustee shall not revert in the entity in which such property was vested immediately before the commencement of the case. All other property of the estate shall revert pursuant to 11 U.S.C. '349(b)(3).
5. All applications for allowance of administrative expenses (including applications for allowance of professional fees) shall be filed within twenty (20) days of the entry of this Order.

6. Counsel for the Debtor shall serve this Order by first class mail, postage prepaid, on all interested parties within five (5) days of the entry of this Order. Within thirty (30) days after the entry of this Order, counsel shall file (1) a Certification of Service confirming such service, and (2) a Certification of No Response confirming that neither an objection to the proposed compensation nor an application for administrative expense has been filed, or if such application has been filed, set a hearing on all such applications.

7. If no Certification, as required above in Paragraph 6 has been entered on the docket within sixty (60) days of the entry of this Order, then the Standing Trustee shall, if any applications for administrative expenses other than Debtor(s) Counsels have been filed, set a hearing thereon or, if no such applications have been filed, be authorized to return such funds to Debtor(s) pursuant to 11 U.S.C. '1326(a)(2).

Dated: April 20, 2023



**MAGDELINE D. COLEMAN**

UNITED STATES BANKRUPTCY JUDGE